

July 19, 2021 | 1:41 pm

COVID-19 Updates

The COVID-19 vaccine is here. It is safe, effective and free. Walk in to get vaccinated at sites across the state. Continue to mask up and stay distant where directed.

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Department of Financial Services

Reports and Publications

SUPERINTENDENT LACEWELL ANNOUNCES DFS ISSUES EMERGENCY REGULATION ENSURING IMMEDIATE COVERAGE OF COVID-19 VACCINE BY NEW YORK HEALTH INSURERS

*Emergency Regulation Shortens Time Frame
for Insurers to Cover COVID-19 Vaccine*

*Follows Governor's [Announcement of DFS
Circular Letter Directing Insurers to Cover
COVID-19 Vaccine](#)*

Without Cost-Sharing, Consistent with Federal Guidelines

Superintendent of Financial Services Linda A. Lacewell today announced that the Department of Financial Services (DFS) has issued an emergency regulation to ensure immediate coverage of the COVID-19 vaccine by health insurers licensed in New York State. This follows Governor Andrew M. Cuomo's [announcement](#) of DFS's circular letter, developed in collaboration with the health insurance industry, directing insurers to cover, without cost-sharing, approved COVID-19 immunizations and their administration.

"As part of New York's ongoing strategy to contain the pandemic, DFS has taken this action to ensure that cost-sharing is not an obstacle to New Yorkers receiving the vaccine," **said Superintendent Linda A. Lacewell.** "This regulation cements New York health insurers' obligation to provide immediate coverage of the vaccine at no cost, consistent with federal rules."

The emergency regulation announced today shortens the time frame for insurers to begin covering the COVID-19 vaccine. Specifically, authorized insurers and health maintenance organizations that issue a policy or contract providing hospital, surgical, or medical care coverage are required by the regulation to provide coverage of COVID-19 immunizations and their administration immediately upon the earlier of the following events:

- (1) The issuance by the Centers for Disease Control and Prevention's Advisory Committee on Immunization Practices of a recommendation for the COVID-19 immunization;
- (2) The issuance by the U.S. Preventive Services Task Force of a recommendation with an "A" or "B" rating for the COVID-19 immunization; or
- (3) The determination by the Superintendent of Financial Services, in consultation with the Commissioner of Health, that a policy or contract must cover the COVID-19 immunization.

Consistent with Governor Cuomo's recent [Executive Order](#), the regulation also requires COVID-19 immunizations to be covered under grandfathered (pre-Affordable Care Act) health plans. In addition, the regulation requires coverage for COVID-19 immunizations administered by out-of-network providers until the expiration of the federally declared public health emergency and the disaster emergency declared by Governor Cuomo under Executive Order 202, as extended.

Read a copy of the emergency regulation on [the DFS website](#).

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Who We Supervise

Institutions That We Supervise

The Department of Financial Services supervises many different types of institutions. Supervision by DFS may entail chartering, licensing, registration requirements, examination, and more.

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Department of Financial Services

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